

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-23721-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Konstadina Vrahnos  
aka Dean Vrahnos  
533 Elwood Street  
Forked River, NJ 08731

Dawn Vrahnos  
aka Dawn Zielinski  
533 Elwood Street  
Forked River, NJ 08731

Social Security No.:

xxx-xx-0912

xxx-xx-4815

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 26, 2018.

On November 26, 2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: January 8, 2020

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 27, 2019

JAN: llb

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Konstadina Vrahnos  
 Dawn Vrahnos  
 Debtors

Case No. 18-23721-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 4  
 Total Noticed: 107

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db/jdb +Konstadina Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323  
 517634965 ACS Support, PO Box 7051, Utica, NY 13504-7051  
 517634966 Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401  
 517634969 Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061  
 517634970 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437  
 517748066 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517634975 Cha, 25954 Eden Landing Rd, Hayward, CA 94545-3816  
 517634976 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517634977 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 517634978 College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518  
 517634991 Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051  
 517634994 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-7707)  
 517634995 Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816  
 517634996 Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518  
 517726816 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 517634997 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610  
 517634998 FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  
 517635000 +Forked River Family Dental, 933 West Lacey Road, Forked River, NJ 08731-1049  
 517635003 +GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300  
 517635004 Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456  
 517635007 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 517750587 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
 517635021 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 517635020 Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517635022 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
 517635031 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, PO Box 283 Division Of Taxation, Trenton, NJ 08695-0283)  
 517635029 Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438  
 517635030 Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000  
 517635039 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
 517635041 +Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985  
 517635040 +Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd, Fords, NJ 08863-1985  
 517635043 U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609  
 517635044 U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408  
 517928628 US Department of Education, PO Box 16448, St Paul MN 55116-0448  
 517635046 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605  
 517635047 Wellsfargo, Attn: Bankruptcy, PO Box 9210, Des Moines, IA 50306-9210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 28 2019 00:03:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 28 2019 00:03:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517634967 E-mail/Text: amscbankruptcy@adt.com Nov 28 2019 00:04:28 ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878  
 517634968 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Nov 28 2019 00:03:07 Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853  
 517634971 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 28 2019 00:12:22 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119  
 517634972 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 28 2019 00:12:22 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517634973 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 28 2019 00:10:44 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 517634974 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 28 2019 00:10:44 Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517665407 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 28 2019 00:11:33 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  
 517642114 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 28 2019 00:10:35 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517671498 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 28 2019 00:11:28 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517634979 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:18 Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789  
 517634980 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:18 Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 107

Date Rcvd: Nov 27, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517634981	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:18 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125	Comenity Bank/Express,
517634982	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:18 PO Box 182789, Columbus, OH 43218-2789	Comenity Bank/Fashbug,
517634983	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:18 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125	Comenity Bank/Mandees,
517634984	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:18 PO Box 182789, Columbus, OH 43218-2789	Comenity Bank/Overstock,
517634985	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:19 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125	Comenity Bkl/Ulta,
517634986	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:19 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218	Comenity/Fashion Bug,
517634987	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:19 Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125	Comenitybank/New York,
517634988	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:19 PO Box 182789, Columbus, OH 43218-2789	Comenitybank/Ny&Co,
517634989	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:19 PO Box 182120, Columbus, OH 43218-2120	Comenitycb/ulta,
517634990	E-mail/Text: ebn@rwjbh.org Nov 28 2019 00:04:09 PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903	Community Medical Center,
517634992	E-mail/PDF: creditonebknofications@resurgent.com Nov 28 2019 00:10:45 Credit One Bank N.A., ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873	
517746407	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 28 2019 00:12:44 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901	Directv, LLC,
517634993	E-mail/Text: bankruptcy.bnc@ditech.com Nov 28 2019 00:03:13 PO Box 6172, Rapid City, SD 57709-6172	Ditech, Attn: Bankruptcy,
517758092	E-mail/Text: bankruptcy.bnc@ditech.com Nov 28 2019 00:03:13 P.O. Box 6154, Rapid City, SD 57709-6154	Ditech Financial LLC,
517634999	E-mail/Text: bnc-bluestem@quantum3group.com Nov 28 2019 00:04:17 Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820	Fingerhut,
517635001	E-mail/Text: info@fullcirclecollectionsllc.com Nov 28 2019 00:04:31 Full Circle Financial Services, PO Box 2438, Largo, FL 33779-2438	
517635002	E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Nov 28 2019 00:03:07 PO Box 181145, Arlington, TX 76096-1145	Gm Financial,
517728880	E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 28 2019 00:03:53 PO Box 7999, Saint Cloud Mn 56302-9617	Jefferson Capital Systems LLC,
517635005	+E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Nov 28 2019 00:04:19 Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896	
517635006	E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Nov 28 2019 00:04:41 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429	
517635008	E-mail/Text: bncnotices@becket-lee.com Nov 28 2019 00:02:42 Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120	Kohls/Capital One,
517635009	+E-mail/Text: bncnotices@becket-lee.com Nov 28 2019 00:02:42 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096	Kohls/capone,
518578700	E-mail/PDF: resurgentbknofications@resurgent.com Nov 28 2019 00:11:45 PO Box 10587, Greenville, SC 29603-0587	LVNV Funding LLC,
518578701	E-mail/PDF: resurgentbknofications@resurgent.com Nov 28 2019 00:11:42 PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587	LVNV Funding LLC,
517725949	E-mail/PDF: resurgentbknofications@resurgent.com Nov 28 2019 00:10:46 c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675	LVNV Funding LLC,
517635010	E-mail/PDF: resurgentbknofications@resurgent.com Nov 28 2019 00:10:47 PO Box 1269, Greenville, SC 29602-1269	Lvnv Funding LLC,
517635012	E-mail/Text: camanagement@mtb.com Nov 28 2019 00:03:16 PO Box 844, Buffalo, NY 14240-0844	M & T Bank, Attn: Bankruptcy,
517635011	E-mail/Text: camanagement@mtb.com Nov 28 2019 00:03:16 Buffalo, NY 14240	M & T Bank, PO Box 7678,
517635013	E-mail/Text: camanagement@mtb.com Nov 28 2019 00:03:16 Buffalo, NY 14203-1420	M&T Bank, 1 Fountain Plz Fl 4,
517635014	E-mail/Text: camanagement@mtb.com Nov 28 2019 00:03:16 Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748	M&T Credit Services,
517713378	E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 28 2019 00:11:25 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368	MERRICK BANK,
517709651	+E-mail/Text: bankruptcydpt@mcmcg.com Nov 28 2019 00:03:37 PO BOX 2011, WARREN MI 48090-2011	MIDLAND FUNDING LLC,
517635015	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 28 2019 00:03:19 401 Hackensack Ave, Hackensack, NJ 07601-6411	Mandees,
517635016	E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 28 2019 00:10:30 PO Box 9201, Old Bethpage, NY 11804-9001	Merrick Bank Corp,
517635017	E-mail/PDF: MerrickBKNotifications@Resurgent.com Nov 28 2019 00:10:16 Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001	
517635018	E-mail/Text: bankruptcydpt@mcmcg.com Nov 28 2019 00:03:37 2365 Northside Dr Ste 30, San Diego, CA 92108-2709	Midland Funding,
517635019	+E-mail/Text: bankruptcydpt@mcmcg.com Nov 28 2019 00:03:37 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255	Midland Funding, LLC,
517635023	Fax: 407-737-5634 Nov 28 2019 00:06:02 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493	Ocwen Loan Servicing, Attn: Research/Bankruptcy,

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 107

Date Rcvd: Nov 27, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517667574 +E-mail/PDF: cbp@onemainfinancial.com Nov 28 2019 00:11:14 OneMain, PO Box 3251,  
Evansville, IN 47731-3251  
517635024 E-mail/PDF: cbp@onemainfinancial.com Nov 28 2019 00:11:22 Onemain, PO Box 1010,  
Evansville, IN 47706-1010  
517635026 E-mail/PDF: cbp@onemainfinancial.com Nov 28 2019 00:12:07 Onemain Financial,  
6801 Colwell Blvd, Irving, TX 75039-3198  
517635027 E-mail/PDF: cbp@onemainfinancial.com Nov 28 2019 00:10:09 Onemain Financial,  
Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013  
517635028 E-mail/PDF: cbp@onemainfinancial.com Nov 28 2019 00:11:12 Onemain Financial,  
Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251  
517635025 E-mail/PDF: cbp@onemainfinancial.com Nov 28 2019 00:11:16 Onemain Financial,  
PO Box 9001122, Louisville, KY 40290-1122  
517713062 E-mail/Text: bnc-quantum@quantum3group.com Nov 28 2019 00:03:31  
Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788,  
Kirkland, WA 98083-0788  
517745391 E-mail/Text: bnc-quantum@quantum3group.com Nov 28 2019 00:03:31  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517745394 E-mail/Text: bnc-quantum@quantum3group.com Nov 28 2019 00:03:31  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
517759079 +E-mail/Text: bncmail@w-legal.com Nov 28 2019 00:03:51 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
517635033 E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 00:10:09 Synch/Lord & Taylor,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
517635035 E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 00:10:12 Synch/Walmart, PO Box 965024,  
Orlando, FL 32896-5024  
517635032 E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 00:10:10 Synch/lord & Tay, PO Box 965015,  
Orlando, FL 32896-5015  
517635034 E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 00:11:12 Synch/paypal Smart Con,  
PO Box 965005, Orlando, FL 32896-5005  
517635036 E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 00:12:07 Synchrony Bank,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
518530552 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 00:10:11 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
517635037 E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 00:12:07 Synchrony Bank/Paypal Cr,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
517635038 E-mail/PDF: gecsedirecoverycorp.com Nov 28 2019 00:11:12 Synchrony Bank/Walmart,  
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060  
517635042 +E-mail/Text: bankruptcydepartment@tsico.com Nov 28 2019 00:04:20 Transworld Systems, Inc.,  
507 Prudential Road, Horsham, PA 19044-2308  
517635045 E-mail/Text: bnc-bluestem@quantum3group.com Nov 28 2019 00:04:17 Webbank/fingerhut,  
6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 71

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

1m\* +++DITECH FINANCIAL, LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: DiTech Financial, LLC, 332 Minnesota Street, Suite 610,  
St. Paul, MN 55101)  
518174096\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,  
Trenton, NJ 08695)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 107

Date Rcvd: Nov 27, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Daniel E. Straffi on behalf of Joint Debtor Dawn Vrahnos bkclient@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
Daniel E. Straffi on behalf of Debtor Konstadina Vrahnos bkclient@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation  
heather.anderson@law.dol.lps.state.nj.us  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8